

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
)
William R. Citeroni) **Case No. 18-70832-JAD**
)
) **Chapter 13**
)
Debtor(s).)
) Related to Docs. #78, 82 and 116
_____X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated September 23, 2020

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ 8924.00 to
\$ 8,674.00 per month, effective February 2023; and/or the Plan term shall
remain 84 months. .

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- X Other: Payment reduced due to surrender of the 2015 Chevrolet Silverado. No new financing was obtained by Debtor.


IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 22nd day of March, 2023

Dated: 3/22/2023



Jeffery A. Deller
United States Bankruptcy Judge

Stipulated by:

/s/ Corey J. Sacca
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
3/22/23 8:58 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
William R. Citeroni
Debtor

Case No. 18-70832-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Mar 22, 2023

Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2023:

Recip ID	Recipient Name and Address
db	+ William R. Citeroni, 116 Red Maple Drive, Homer City, PA 15748-6908
15064159	+ CONSOLIDATED RECOVERY GROUP, LLC, 1835A S. CENTRE CITY PKWY, STE. 402, ESCONDIDO, CA 92025-6525
14957579	+ Cnsltd Rcvy, 425 W 5th Ave Ste 103, Escondido, CA 92025-4843
14972514	+ One Citizens Bank Way JCA114, Johnston RI 02919-1922
14991125	+ WBL SPE III, LLC, c/o Stern & Eisenberg, PC, 1581 Main St. Suite 200, Warrington, PA 18976-3403
14957598	+ WBL SPE III, LLC, c/o Jaclyn M. DiPaola, Flaherty Fardo LLC, 812 Ivy Street, Pittsburgh, PA 15232-2406

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 22 2023 23:41:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14980063	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 22 2023 23:41:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14957571	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 22 2023 23:41:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14957572	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 22 2023 23:41:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14957573	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 22 2023 23:40:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
14988180	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Mar 22 2023 23:40:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
14957578	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2023 23:40:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
14972517	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 22 2023 23:40:00	Citizens Bank NA, One Citizens Bank Way JCA 115, Johnston RI 02919
14957574	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 23:45:20	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14984216	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 22 2023 23:45:21	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14957576	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 23:57:31	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14991393	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 23:57:31	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14957577	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 23:57:43	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

District/off: 0315-7

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14957580	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 22 2023 23:41:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14957581	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2023 23:45:38	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14960870	Email/Text: mrdiscen@discover.com	Mar 22 2023 23:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14957582	+ Email/Text: mrdiscen@discover.com	Mar 22 2023 23:40:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14992388	Email/Text: rthomas@farmersbankgroup.com	Mar 22 2023 23:40:00	Farmers National Bank of Canfield, PO Box 228, Niles, OH 44446
14957583	Email/Text: rthomas@farmersbankgroup.com	Mar 22 2023 23:40:00	Farmers Ntl, 20 S Broad St, Canfield, OH 44406
14957584	Email/Text: BNSFN@capitalsvcs.com	Mar 22 2023 23:40:00	First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14957585	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 22 2023 23:40:00	First National Bank, Attn: Bankruptcy, 4140 E. State Street, Hermitage, PA 16148-3401
14957586	+ Email/Text: bankruptcy@huntington.com	Mar 22 2023 23:41:00	Huntington Natl Bk, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
14957575	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 22 2023 23:45:37	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
15184264	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 23:45:54	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15160154	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 23:45:38	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14966266	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 23:45:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14966267	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 22 2023 23:45:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14957587	+ Email/Text: bankruptcy@marinerfinance.com	Mar 22 2023 23:40:00	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
15544326	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 22 2023 23:40:00	Metropolitan Life, c/o Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
15302427	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 22 2023 23:40:00	Metropolitan Life Insurance Company, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
14957588	+ Email/Text: BKEBN-Notifications@ocwen.com	Mar 22 2023 23:40:00	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
14957589	+ Email/Text: bankruptcy@ondeck.com	Mar 22 2023 23:41:00	On Deck Capital Inc., 1400 Broadway, 25th Floor, New York, NY 10018-5225
14986582	+ Email/Text: bankruptcy@ondeck.com	Mar 22 2023 23:41:00	On Deck Capital, Inc., 101 West Colfax Ave., 10th Floor, Denver, CO 80202-5183
14986984	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 22 2023 23:45:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14958881	+ Email/PDF: rmscedi@recoverycorp.com	Mar 22 2023 23:45:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14986579	Email/Text: bnc-quantum@quantum3group.com	Mar 22 2023 23:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14991087	+ Email/Text: bncmail@w-legal.com	Mar 22 2023 23:41:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

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14957590	+ Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 23:45:53	Synch/hdceap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14957591	+ Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 23:45:20	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14957592	+ Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 23:45:21	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14957593	+ Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 23:45:53	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14957594	+ Email/PDF: gecsedl@recoverycorp.com	Mar 22 2023 23:45:21	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14975439	+ Email/Text: bankruptcy@huntington.com	Mar 22 2023 23:41:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14957595	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2023 23:57:38	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
14994053	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 22 2023 23:40:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI, 53708-8973
14957596	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 22 2023 23:41:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14957597	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 22 2023 23:40:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14975608	Email/Text: BKEBN-Notifications@ocwen.com	Mar 22 2023 23:40:00	WELLS FARGO BANK, N.A., et.al., OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing as servicer for Metropolita
cr		Huntington National Bank
cr		Metropolitan Life Insurance Company
cr		WBL SPE III, LLC
cr		WELLS FARGO BANK, N.A. ET. AL.
cr	*+	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*	Merrick Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-7

User: auto

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Metropolitan Life Insurance Company bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing as servicer for Metropolitan Life Insurance bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Metropolitan Life Insurance Company cwohrlab@raslg.com
Christopher M. McMonagle	on behalf of Creditor WBL SPE III LLC cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com
Corey J. Sacca	on behalf of Debtor William R. Citeroni csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Maria Miksich	on behalf of Creditor Metropolitan Life Insurance Company mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor Metropolitan Life Insurance Company amps@manleydeas.com
Stephen Russell Franks	on behalf of Creditor Huntington National Bank amps@manleydeas.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. ET. AL. pawb@fedphe.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

TOTAL: 12